

Upcoming Changes to Ontario's Auto Insurance System: What Drivers Should Know

Ontario's auto insurance moves to an à la carte model in 2026. Drivers must review policies carefully to avoid gaps in coverage and financial vulnerability.

TORONTO, ON, CANADA, November 24, 2025 /EINPresswire.com/ -- Big changes are on the horizon for Ontario drivers as the province prepares to implement a new "à la carte" auto insurance model starting July 1, 2026. This reform, announced in the 2024 provincial budget, aims to provide motorists with more flexibility and the opportunity to lower their premiums. However, legal experts and consumer advocates are urging Ontarians to carefully consider the potential risks of this new system.

Under the new model, only medical, rehabilitation, and [attendant care benefits](#) will remain mandatory. Drivers will need to opt-in for additional coverage, such as lost wages, caregiver expenses, and death benefits, with costs determined by individual insurance providers. While the government touts this as a way to offer "more convenience and choice," critics warn that the changes could leave many drivers underinsured.

M. Steven Rastin, Senior Counsel at [Gluckstein Lawyers](#), expressed concern about the potential



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consequences for consumers. "While the promise of lower premiums may sound appealing, the reality is that drivers could end up paying more to maintain the same level of coverage they currently have," Rastin said. "Those who opt out of certain benefits to save money may find themselves financially vulnerable in the event of an accident."

The complexity of auto insurance policies has long been a challenge for consumers. A 2022 survey by the Canadian Automobile Association (CAA) revealed that over half of Ontarians find their auto insurance policies difficult to understand. With the introduction of the à la carte model, the need for informed decision-making becomes even more critical.

To help drivers navigate these changes, the CAA has introduced an Insurance Guidebook, designed to simplify common terms and provide clarity on Ontario's auto insurance system. The guidebook aims to empower consumers to make informed choices about their coverage.

Gluckstein Lawyers is encouraging Ontarians to take proactive steps ahead of the July 2026 rollout. "Review your current policy, assess your needs, and consult with your broker to ensure you're adequately protected," Rastin advised. "This is not the time to gamble with your future."

For those who have been injured in a [motor vehicle accident](#), Gluckstein Lawyers offers compassionate legal support. The firm provides free initial consultations and operates on a contingency fee basis, ensuring clients only pay legal fees when their claim is successfully resolved.

About Gluckstein Lawyers

Gluckstein Lawyers is a leading personal injury law firm dedicated to advocating for individuals and families affected by life-altering injuries. With a commitment to full-circle care, the firm provides legal expertise and emotional support to help clients navigate challenging times.

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